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Things You Should Know About...THREE-DAY RIGHT TO CANCEL

Illinois law provides citizens with the right to cancel certain consumer transactions within three business days. However, many people mistakenly believe that you have a three-day right to cancel all transactions. In fact, this right applies only to certain types of purchases, as described below.

Door-to-Door Sales

A provision of the Illinois Consumer Fraud and Deceptive Business Practices Act allows citizens a three-day right to cancel door-to-door sales when the total transaction is for \$25 or more and the seller solicits you in your home to purchase, lease or rent merchandise.

When you are solicited in your home, the seller must do the following: inform you orally and in writing of your right to cancel; provide the written notice of cancellation in the contract or on the receipt of purchase; and provide you with two copies of the notice (one to keep for your records and one to send to the seller in the event of cancellation).

Canceling a door-to-door sale

- You must send the seller written notice within three full business days after the purchase date. Depending on the seller's regular hours of operation, "business days" may include weekends. For proof of the mailing date and the seller's receipt of cancellation, send the cancellation notice by certified mail and request a return receipt.
- The seller must refund any deposit you made on the purchase within ten days of receiving your cancellation notice. You are not liable for any finance or other charges and the transaction is void.
- You must make the merchandise available for pick-up by the seller or return the merchandise by mail to the seller at the seller's expense. If the property isn't picked up within 20 days after you made it available, you are entitled to keep the property without any obligation to pay for it.

Campground Memberships

If after a sales presentation you decide to purchase a campground membership, the Illinois Campground Membership Act gives you three business days after executing the contract to cancel it. Under Illinois law, the "three business days" refers to any calendar day except Sunday or a federal holiday.

The cancellation notice must be written and delivered in person to the campground operator's office or sent by certified mail. You must return the contract and any membership materials you received with the notice of cancellation. The campground operator must refund any deposit made on the contract within ten days of receiving notice of the cancellation.

Physical Fitness Center Contracts

The Illinois Physical Fitness Services Act requires that fitness center contracts contain a three-day cancellation right so that new members can think about and cancel the membership if they

wish. A contract for physical fitness services must be canceled in three business days. Please note that these days include any day on which the facility is open for business. Therefore, this may include Sundays and holidays.

In addition, you have seven days to cancel a contract entered into with a facility that has yet to open. If the center has not yet opened, contracts must give consumers the right to cancel if the facility is not available for use within twelve months of the date the contract is signed or within three months of the opening date specified in the contract, whichever is earlier.

Additional Cancellation Laws

Illinois Hearing Aid Consumer Protection Act: When you purchase a hearing aid by mail, you have 45 days to cancel the transaction.

Illinois Buyers Clubs Administrative Code: Under the Buyers Club Contract, you may exercise your written three-day right to cancel. You may also cancel the contract by delivering notice of cancellation by telephone, provided that you follow telephone notice by written notice within the next two days.

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